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In re: patent of: Clayton P. Spitz et al.

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Title: PURCHASING CARD TRANSACTION RISK MODEL

Attorney Docket No.: FDC 0150 PUS

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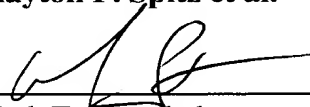
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Respectfully submitted,

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Date: 2/1/08

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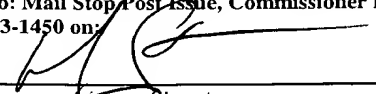
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